



Order Filed on July 29, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Douglas G. Mitchell, Esq.
PO Box 32065
Newark, New Jersey 07102
Tel. 979.761.3000
E-mail : douglas@lawyermitchell.com
Attorney for Debtor

In Re:

Charisse Breeden-Balaam

Case No.: 18-27662

Chapter: 13

Judge: PAPALIA

**ORDER RESPECTING REQUEST FOR EXTENSION
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: July 29, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 10/25/2018 :

Property: 33-35 Harding Terrace, Newark, NJ 07112

Creditor: Union County Savings Bank/Bank of America

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by debtor,
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by _____,
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 10/31/2020 .

The Loss Mitigation Period is terminated, effective _____ .

In re:
Charise Breeden-Balaam
Debtor

Case No. 18-27662-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2020.

db +Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Union County Savings Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas G. Mitchell on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com,
gl8162@notify.cincompass.com
Kevin Gordon McDonald on behalf of Creditor Union County Savings Bank
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcDonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6